

HOWARD M.S. HU, Standing Trustee  
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**UNITED STATES BANKRUPTCY COURT FOR THE  
DISTRICT OF HAWAII**

In re:

Semico D. Miller

Debtor

Case No. 16-01066  
(Chapter 13)

Re: Docket No. 29

Date: May 30, 2017

Time: 9:30 a.m.

Honorable Judge Robert J. Faris

**TRUSTEE'S OBJECTION TO DEBTOR'S MOTION TO APPROVE LOAN  
MODIFICATION**

COMES NOW, Howard M.S. Hu, the duly appointed trustee herein  
("Trustee"), and objects to the Debtor's Motion to Approve Loan Modification  
filed May 1, 2017. The Trustee respectfully alleges:

1. The Debtor commenced this case on October 7, 2016.
2. The Debtor filed a Chapter 13 plan on October 20, 2016 and an amended plan on December 21, 2016 and this plan was confirmed on January 26, 2017. The confirmed plan proposed monthly payments of \$700.00 for 12 months and \$860.00

for the remaining 48 months plus the submission of all tax returns and tax refunds for the tax years that end during the pendency of the case.

3. On May 1, 2017, the Debtor filed a Motion to Approve Loan Modification of the property located at 9001 S. 78<sup>th</sup> Street, Hickory Hills, Illinois.

4. The Motion provides that the effective date of this modification is March 1, 2017.

**5. Debtor is not in compliance with the terms of his confirmed plan.**

The Debtor has failed to submit his tax returns for the 2015 and 2016 tax periods and the tax refunds received for those years. He should not be approved for this loan while he ignores other requirements of his Chapter 13 plan.

6. Accordingly, the Trustee respectfully requests that the Debtor's Motion to Approve Loan Modification to be denied, and for such other and further relief as is just.

DATED: Honolulu, Hawaii, May 16, 2017.

/s/ Howard M.S. Hu  
Chapter 13 Trustee